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VIA CM/ECF

May 20, 2010

Andrea Celli  
Chapter 13 Standing Trustee  
7 South Woods Blvd.  
Albany, NY 12211

Re: Christopher and Dawn Cottrell Chapter 13 Bankruptcy  
Case No. 10-11599

Dear Andrea,

One of the Chapter 13 plan provisions for the referenced clients is a cram-down on a 2000 Dodge Durango with Berkshire Bank. I have stipulated with Robert McCarthy, attorney for Berkshire Bank, to fix the value to be paid through the plan at \$4,318.75. The interest rate will remain the same as specified in the plan. This should be the value incorporated in the confirmation order. If any further documentation is required for the resolution of this matter, certainly let me know.

Very Truly Yours,

  
Stephen T. Rodriguez

STR/mh

cc: Robert McCarthy (via facsimile)  
Christopher and Dawn Cottrell